

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: FLORES-ARREGUIN, GLORIA	§	Case No. 09-22742
FLORES-ARREGUIN, ALFREDO	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID P. LEIBOWITZ, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 04/27/2010 in Courtroom 644, United States Courthouse, Everett McKinley Dirksen United States Courthouse  
219 South Dearborn Street  
Chicago, IL 60604 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/26/2010 By: /s/DAVID P. LEIBOWITZ  
Trustee

DAVID P. LEIBOWITZ  
420 W. Clayton Street  
Waukegan, IL 60085-4216  
(847) 249-9100  
trustee@lakelaw.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: FLORES-ARREGUIN, GLORIA  
FLORES-ARREGUIN, ALFREDO

§ Case No. 09-22742

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$ <u>3,000.37</u>
and approved disbursements of	\$ <u>0.00</u>
leaving a balance on hand of <sup>1</sup>	\$ <u>3,000.37</u>

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	N/A	<i>Proposed Payment</i>
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Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>DAVID P. LEIBOWITZ</u>	\$ <u>750.09</u>	\$ <u>79.76</u>
<i>Attorney for trustee</i> <u>Lakelaw</u>	\$ <u>412.50</u>	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,569.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>2</u>	<u>Internal Revenue</u>	\$ <u>1,569.00</u>	\$ <u>1,569.00</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 73,695.58 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.3 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>PYOD LLC its successors and assigns Resurgent Capital Svcs</u>	\$ <u>6,975.61</u>	\$ <u>17.89</u>
<u>3</u>	<u>DISCOVER BANK</u>	\$ <u>8,769.26</u>	\$ <u>22.49</u>
<u>4</u>	<u>DISCOVER BANK</u>	\$ <u>8,047.26</u>	\$ <u>20.64</u>
<u>5</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>8,695.91</u>	\$ <u>22.30</u>
<u>6</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>11,944.77</u>	\$ <u>30.64</u>
<u>7</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>3,747.93</u>	\$ <u>9.61</u>
<u>8</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ <u>13,620.63</u>	\$ <u>34.94</u>
<u>9</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ <u>3,121.82</u>	\$ <u>8.01</u>
<u>10</u>	<u>FIA CARD SERVICES, NA/BANK OF AMERICA</u>	\$ <u>8,772.39</u>	\$ <u>22.50</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/DAVID P. LEIBOWITZ

Trustee

DAVID P. LEIBOWITZ  
420 W. Clayton Street  
Waukegan, IL 60085-4216  
(847) 249-9100  
trustee@lakelaw.com

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service

# Page 5 of 6

# CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-22742

User: kseldon  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Mar 29, 2010

The following entities were noticed by first class mail on Mar 31, 2010.

db/jdb +Gloria Flores-Arreguin, Alfredo Flores-Arreguin, 3444 S.Lombard, Berwyn, IL 60402-3823  
aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216  
aty +Chad M. Hayward, The Law Offices of Chad M. Hayward, P.C., 343 W. Erie, Suite 510,  
Chicago, IL 60654-5735  
aty +Jonathan T Brand, Lakelaw, 420 W. Clayton Street, Waukegan, IL 60085-4216  
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
14077575 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001  
14077574 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
14077577 Bk Of Amer, 4060 Ogletown/Stn De5-019-03-07, Newark, DE 19713  
14077582 +Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920  
14077579 +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
14424138 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14077586 +Corporate (Original Creditor:11 Rcn, 23220 Chagrin Suite 400, Beachwood, OH 44122-5433  
14485772 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
Oklahoma City, OK 73124-8809  
14077590 +Home Coming Funding Ne, 2711 N Haskell Ave. Sw 1, Dallas, TX 75204-2911  
14077591 +Homecome Fin, 2711 N Haskell Suite 1000, Dallas, TX 75204-2918  
14077593 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: Internal Revenue, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
Philadelphia, PA 19114-0326)  
14077592 Illinois Department of Revenue, C/O Bankruptcy Department, 100 West Randolph, Level 7 Rm 425,  
Chicago, IL 60601  
14077594 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
14077596 +Ntl City Mtg, 3232 Newark Dr, Miamisburg, OH 45342-5421  
14351986 +PYOD LLC its successors and assigns, c/o Resurgent Capital Services, Po Box 19008,  
Greenville, SC 29602-9008  
14077597 +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
14077599 +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999

The following entities were noticed by electronic transmission on Mar 29, 2010.

14362381 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 30 2010 01:30:30 DISCOVER BANK,  
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
14077587 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 30 2010 01:30:30 Discover Fin, Pob 15316,  
Wilmington, DE 19850  
14077589 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 30 2010 01:30:30 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216  
14077576\* +Bank Of America, Pob 17054, Wilmington, DE 19884-0001  
14077578\* Bk Of Amer, 4060 Ogletown/Stn De5-019-03-07, Newark, DE 19713  
14077580\* +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
14077581\* +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
14077583\* +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
14077585\* +Chase, Bank One Card Serv 800 Brooksedge Blv, Westerville, OH 43081-2822  
14077584\* +Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920  
14077588\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover Fin, Pob 15316, Wilmington, DE 19850)  
14077595\* +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
14077598\* +Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
14077600\* +Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999

TOTALS: 0, \* 12

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1  
Case: 09-22742

User: kseldon  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Mar 29, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.